



# 2013 Neighborhood Assistance Program (NAP) Comprehensive Policy

*This Comprehensive Policy replaces the information previously conveyed in two separate documents – the “Application Package” and “Award Manual”.*

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For Public Comment

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## Background

The Neighborhood Assistance Program (NAP) offers up to \$2.5 million in tax credits annually for distribution to 501(c) 3 not-for-profit organizations across Indiana to fund discrete projects within the activities of neighborhood assistance, job training, education, community services and crime prevention impacting economically disadvantaged areas and economically disadvantaged households. These partners use NAP tax credits as a fundraising tool to help them leverage more contributions from individuals and businesses for these specific projects. NAP tax credits are distributed to donors at 50% of the contribution amount and are subtracted from a donor's state income tax liability. Indiana Code 6-3.1-9 establishes the NAP program. The Indiana Housing and Community Development Authority (IHCDA) is primarily responsible for administering NAP.

IHCDA creates housing opportunities, generates and preserves assets, and revitalizes neighborhoods by facilitating the collaboration of multiple stakeholders, investing financial and technical resources in development efforts, and helping build capacity of qualified partners throughout Indiana. IHCDA is responsible for executing this mission through its five (5) strategic priorities:

1. **Comprehensive Community Development:** A thriving community is a community with job opportunities, strong schools, safe neighborhoods, diverse housing and a vibrant culture. Comprehensive development recognizes that a community's potential lies in the identification and creation of a shared vision, planned by local leadership, and carried out by an array of partners. When successful, comprehensive community development marshals resources and deploys strategies in a concentrated footprint to serve as a catalyst for community vitality and sustainability. The demolition of blighted structures, the rehabilitation of housing units, and the creation of new opportunities such as recreational amenities, retail service, or employment centers can be the tipping point for future development by market forces.
2. **Sustainable and Affordable Housing:** The ability to afford, maintain, and sustain property is a critical component of the housing landscape, for both homeownership and rental housing. Long-term homeownership goes beyond the ability to purchase a home. Homeowners must have access to affordable rates, utilities, upkeep, and the ability to ensure the home will be a long-term investment. Similarly, stable rental housing goes beyond the ability to find and lease a rental unit. Renters must have access to affordable rates, utilities, rental assistance, and housing that is safe, decent, and sustainable.
3. **Individual and Family Economic Stability:** As communities are made up of individuals and families, our commitment to improve economic stability is also a critical strategy. IHCDA supports the efforts of responsible individuals to improve themselves and their families by building and preserving assets, increasing income through education and training, and making optimal decisions regarding their financial future.
4. **Ending Homelessness:** IHCDA and its partners focus on systemically preventing and ending homelessness for those most vulnerable in our communities. By identifying and

targeting the most appropriate housing solutions, we can minimize the number of people who enter the homeless delivery system and duration of time they spend in it. For the chronically homeless, those who cycle through health care institutions and correctional facilities seeking services and shelter, linking services with housing provides stability and reduces the burden on other community systems. Our collective goal is to ensure that everyone has a place to call home.

5. Aging in Place: Aging in place refers to adapting our collective living environment so it is safer, more comfortable, and increases the likelihood a person can live independently and remain at home as circumstances change. On a broader scope, while primary target populations for aging in place strategies include seniors, families with seniors, and persons with disabilities, everyone benefits from communities that are accessible, visitable, and livable.

IHCDA is governed by a 7 member Board of Directors. A list of the current members of the Board of Directors can be found here: <http://www.in.gov/ihcda/2352.htm>.

## Definitions

Appendix A contains definitions of select terms which are used in this Policy.

## Submitting an Application

NAP applications must be received before August 9, 2013\* at 5:00PM EST. Applications received after 5:00PM EST on August, 2013, will be rejected. *\*This date is subject to change to a later date based on the timing of the IHCD Board of Directors' approval of this Policy. If the date changes, staff will post notice at <http://www.in.gov/myihcda/2354.htm>.*

Applications may be made via the applicant's account on [www.ihcdaonline.com](http://www.ihcdaonline.com). If the applying organization does not have an IHCDOnline.com account, it is recommended that sufficient time is allowed for the creation of an account (typically 1-3 business days.) ***(Due to disruption in the 2013 program schedule, application documents should be attached to the application electronically via ihcdaonline.com. Appendix B further explains the revised 2013 NAP schedule.)***

Only one application per organization is allowed.

If an applicant requires technical assistance, the Community Services Analyst should be contacted via telephone (317-232-0912) or e-mail (NAP@ihcda.in.gov).

## Review Process

Each application will be reviewed by IHCDAs analysts in a two-step process:

**Step One: Threshold**

Ensuring that the application meets the required threshold criteria.

**Step Two: Completeness**

Ensuring that all required exhibits and attachments are included and the application was received on or before the due date.

## Threshold Criteria

To be eligible for a tax credit award, an applicant must meet all of the criteria listed below. Applications that fail to meet any of these threshold criteria will not be considered for funding. All required supporting documentation must be included in the application.

#	Threshold Requirement	Documentation Required for Completeness Review
1.	Have been operating as a 501(c)(3) for at least two full years prior to the date of the NAP application due date. (For example, to be eligible for a NAP year with an application deadline of August 9, 2013, applicant must have been operating as a 501(c)(3) since August 9, 2011.)	Copy of most recent IRS Form 990.
2.	Qualifies as small and emerging not-for-profit	No additional documentation required. IHCDAs staff will review Page 1, Line 12 of the submitted most recently filed IRS Form 990. If line 12 shows \$5,000,000 or less, applicant meets this threshold criteria.
3.	If applicant never has received NAP credits previously, must have completed the Application Training Module available at <a href="http://www.in.gov/myihcda/2354.htm">http://www.in.gov/myihcda/2354.htm</a>	None. IHCDAs collects this information via the training module.
4.	If applicant has received NAP credits previously, applicant must have successfully met all of the NAP requirements in the most recent year it received credits.	None.
5.	Indiana Non-Profit Domestic Corporation in Good Standing	Certificate of Existence from the Indiana Secretary of State ( <a href="https://secure.in.gov/sos/online_corps/name_search.aspx">https://secure.in.gov/sos/online_corps/name_search.aspx</a> ) <i>(Due to the disruption in the 2013 program schedule, no additional documentation is required in 2013. IHCDAs staff will review the Indiana Secretary of State's records to confirm this threshold criteria.)</i>

6.	Tax-exempt entity	Ruling from the Internal Revenue Service of the United States Department of the Treasury under Internal Revenue Code 501(c)(3) or from the Indiana Department of Revenue under IC 6-2.5-5-21 establishing that the applying organization is exempt from income taxation.
7.	<p>Expend significant amount of funds directly on programs:</p> <p>a.) No more than 25% of total expenses spent on administrative overhead and fundraising costs combined</p> <p>b.) Does not engage in direct or indirect political campaign activities or lobbying activity or have a 501(h) in effect for the prior year</p>	<p>No additional documentation required. IHCD staff will use the most recent IRS Form 990 to make these determinations.</p> <p>a.) To show at least 75% of expenses directly spent on programs, staff will review page 10 of the Form 990 (Statement of Functional Expenses), find Line 25 (total functional expenses) and divide column B (program services) by column A (total expenses) then multiply by 100. The resulting figure is the percentage that applicant is spending directly on its programs and services. If such figure is 75% or above, applicant meets threshold.</p> <p>b.) To determine political and lobbying activities, staff will review page 3 of Form 990. If lines 3 and 4 are marked "No", applicant meets threshold.</p>

## Completeness Review

If applicant submits an application that meets the Threshold criteria, staff will review for completeness. An applicant must provide all of the following to meet completeness:

1. Must provide all documentation required under the Threshold Criteria section by the application deadline.
2. Must submit a fully complete NAP application by the application deadline.
3. Must indicate which NAP eligible activity that applicant plans to provide, and connect to an economically disadvantaged area (EDA) and/or to an economically disadvantaged household (EDH), as required by I.C. 6-3.1-9. The following table is provided to assist the applicant in determining whether the eligible activity to be provided may be provided in an EDA, EDH or both to be eligible for NAP credits:

Eligible Activity Category	Economically Disadvantaged Area (EDA), Economically Disadvantaged Household (EDH), Both, or Other?
<b>Community Services</b> (including Counseling and Advice; Emergency Assistance; Medical Care; Recreational Facilities; Housing Facilities; Economic Development Assistance)	Both EDA and EDH. See I.C. 6-3.1-9-1(c).

<b>Crime Prevention</b>	Both EDA and EDH. See I.C. 6-3.1-9-1(d).
<b>Education</b>	EDA only. See I.C. 6-3.1-9-1(g).
<b>Job Training</b>	Both EDA and EDH. See I.C. 6-3.1-9-1(i).
<b>Neighborhood Assistance</b>	EDA or Other ("any neighborhood" for activities under I.C. 6-3.1-9-1(j)(2)). See I.C. 6-3.1-9-(j).

*Note, for example, that while Education qualifies as an eligible activity, Education provided solely in an EDH would not be eligible for NAP credits.*

During the Completeness review, IHCD staff may contact applicant with questions or requests for clarification on application materials submitted. It is important to respond to these inquiries within the deadlines set. Failure to do so could result in IHCD staff not having enough information to pass the application through Completeness review.

Passing threshold and completeness review is not a guarantee of receipt of NAP tax credits. IHCD reserves the right to disqualify from NAP participation any application from an applicant with a demonstrated history of disregard for the policies, procedures, or staff directives associated with administering any IHCD program or the programs of other State or Federal entities. Further, NAP tax credit awards are subject to the review and approval of the IHCD Board of Directors, which may act or not act in its discretion on award recommendations brought by IHCD staff.

## Appeals Policy

An applicant that does not pass Threshold and/or Completeness review due to what it believes are circumstances outside of its control may submit an appeal under IHCD's Appeals Policy set forth in Appendix C. As stated in the Appeals Policy, appeals must be submitted within ten (10) business days after applicant receives written notification from IHCD staff that applicant failed to pass Threshold and/or Completeness review. "Circumstances outside of its control" will generally not include any of the following, barring other mitigating factors being present: (a) not having an ihcdonline account created in time for application submission, or missing the application deadline due to lack of knowledge of deadline, staff turnover, or failure of staff to communicate deadlines to applicant's decision-makers.

## Funding Limits

- An organization that **has participated** in the Neighborhood Assistance program in any of the three years immediately preceding the year being applied for may request up to **\$40,000** in NAP tax credits.
- An organization that **has not participated** in the Neighborhood Assistance program in any of the three preceding years prior to the year being applied for may request up to **\$15,000** in NAP tax credits.
- An applying organization must request a **minimum of \$1,000** in NAP tax credits.

## Award Term

Funds leveraged with NAP tax credits must be expended within a 24-month term from the date of award. All tax credits must be distributed and reported by the Year-End Report deadline.

## Religious Organizations

Organizations that are religious or faith-based are eligible for NAP, on the same basis as any other organization, to participate in the NAP program. Organizations that are directly funded under the NAP program may not engage in inherently religious activities, such as worship, religious instruction, or proselytizing, as part of the assistance funded under this part. If an organization conducts such activities, the activities must be offered separately, in time or location, from the assistance funded under this part, and participation must be voluntary for the beneficiaries of the assistance provided.

A religious organization that participates in the NAP program will retain its independence from Federal, State, and local governments, and may continue to carry out its mission, including the definition, practice, and expression of its religious beliefs, provided that it does not use direct NAP funds to support any inherently religious activities, such as worship, religious instruction, or proselytizing. Faith-based organizations may use space in their facilities to conduct NAP programs, without removing religious art, icons, scriptures, or other religious symbols.

NAP-funded religious organizations retain authority over internal governance, and may retain religious terms in its organization's name, select its board members on a religious basis, and include religious references in its organization's mission statements and other governing documents.

An organization that participates in the NAP program shall not, in providing program assistance or services, discriminate against a program beneficiary or prospective program beneficiary on the basis of religion or religious belief.

NAP funds may not be used for the acquisition, construction, or rehabilitation of structures to the extent that those structures are used for inherently religious activities. Sanctuaries, chapels, or other rooms that a NAP-funded religious congregation uses as its principal place of worship, are ineligible for NAP-funded improvements. Disposition of real property after the term of the award, or any change in use of the property during the term of the award, is subject to Indiana regulations governing real property disposition.

## Allocation Method

IHCDA allocates NAP tax credits on a non-competitive, formula basis. All organizations who pass threshold and eligibility review receive a tax credit allocation. The amount of the tax credit allocation is calculated based on the following formula:

$$\left( \frac{\text{Total Requested Credits}}{\text{Total Available Credits}} \right) = \text{Allocation Percentage} \times \text{Requested Credits} = \text{Total Award}$$

According to this formula, the total of all credits requested by all applying organizations is divided by the total available credits (\$2,500,000). This results in the Allocation Percentage. This allocation percentage is then multiplied by the amount requested by each individual organization to determine an individual award value.

## Award Announcement

After the award recommendations are approved at by the IHCD Board of Directors, announcements will be made by 5:00 PM (EST) the following day. A list will be posted to the IHCD website at <http://www.in.gov/myihcda/2354.htm> that includes the names of organizations and the award received. Award letters and signatory documents will also be mailed via U.S. Mail to the participant organizations, which must be signed and returned via U.S. Mail to:

ATTN: NAP  
Indiana Housing and Community Development Authority  
30 South Meridian St.  
Indianapolis, IN  
46204

**NOTE: NAP Tax Credits may not be sold until this award letter and the accompanying documents are returned to IHCD.**

## Contribution Policy

- Contributions must be reported in the calendar year in which they were made. Similarly, credits received may only be taken on the tax return for the calendar year in which the associated contribution was made.
- If a donor makes several individual contributions, they may be reported individually or as a single donation using the total combined value of the donations and the date of the final contribution.

### Maximum contribution:

An individual contribution, as reported to IHCD for the purpose of NAP, may not exceed 200% the total value of credits allocated to the participating organization per program year.

### Minimum Contribution:

An individual reported contribution must be no smaller than \$100\*. If an individual donor makes several small contributions in the same calendar year that total an amount greater than \$100, they should be reported as a single contribution using the date of the final contribution.

\*Exception: In the event that a participating organization has less than \$50 of tax credits remaining, only then will a donation of less than \$100 be accepted.



Donors must claim their tax credit for the calendar year in which the donation was made.

### Eligible Donors and Contributions

Eligible donors include any person, business, or organization that has an Indiana income tax liability.

Eligible Contributions include:

- Cash
- Check
- Credit Card
- Stock (that has been sold)
- Donations designated to the recipient through United Way
- In-Kind Donations (limited to building materials)
- Property Donations (that will be used for or pertains to current NAP activity)

### Contributions from Organizations or Corporations

Organizations and Corporations are welcome to make NAP tax credit eligible contributions. However, additional steps or information may be required when reporting these contributions:

- If the organization or corporation wishes to claim the credits itself, please enter their information and the total contribution amount on the electronic report.
- If the organization or corporation wishes to distribute the credits to its members or shareholders, then the value of the credits is to be divided appropriately, and each division listed as a separate contribution from the individual who will be claiming the credits.

### Contributions from Families or Couples

If a couple files a joint tax return, then either or both of the couple's names may be entered on the Report. If a couple files separately, only one may claim the credit and the report should be completed accordingly.

If a couple makes a single contribution, files separately, and wishes to divide their credits, please enter them on the report as separate contributions and note this in your records.

### Documentation Requirements

Typically, IHCD does not require that supporting documentation be submitted along with the reports. However, IHCD does reserve the right to perform oversight on participant organization donation records pertinent to NAP (per IRS Publication 1771.)

What records should be kept:

Cash or Credit Card Donations	Receipt copies (or letters)
Checks	Copies of the checks
Stock Donations	Copies of stock transaction reports/pages and thank you letters
United Way Designations	Copies of donor designation, documentation of receipt of donation, and/or employer paystubs from the donors

In-Kind Donations	Receipts showing the building material value, and receipts or thank you letters detailing the donation
Property	Copy of the deed, current appraisal, and receipt

Other acceptable documentation includes a completed Indiana Department of Revenue Form NC-10 available at: [http://www.in.gov/ihcda/files/NC-10\\_Form.pdf](http://www.in.gov/ihcda/files/NC-10_Form.pdf). This form is no longer in use by IHCDA or the Indiana Department of Revenue, but it is acceptable for record keeping purposes.

### Rounding

NAP Tax Credits must be distributed and reported at 50% of the value of the donation. In the event that a donation must be rounded, it must be rounded up to the nearest cent and reported accordingly.

### Stock

Stock must be sold in order to be eligible for NAP tax credits. Due to all stock being sold, the contribution type for stock should also be shown as "cash." The contribution amount that should be used for a stock donation is the amount of funds that the organization actually receives (the value of the stock at the time it was sold minus transaction fees and administration fees.)

### United Way Designations

Donations made to the recipient via United Way designations are eligible for NAP tax credits. It is important that this transaction is documented accurately in your records. The contribution amount that should be used is the amount of funds that the organization actually receives after United Way subtracts administrative or processing fees. Therefore, the donation amount is almost never exactly what the donor has contributed. The contribution type should be shown as "cash."

### In-Kind Donations

In-kind donations are limited to building materials that are to be utilized on the recipient's NAP activity. **Services (sweat equity), supplies, and equipment are not eligible in-kind donations.** Building materials must be valued at the cost to the donor, not the retail cost. The contribution type should be shown as "property."

### Property

Property must be used for or pertain to the current NAP activity. The value of the property should be obtained by using the current appraisal. Organizations must enter into and keep a copy of the deed conveying the property to them. The contribution type should be shown as "property."

The amount of the contribution that applies to the NAP project (the value of the property donated) is the amount that should be entered on the electronic reports. The participating organization should keep documentation of this transaction for their records in the form of a receipt, a thank you letter, or other relevant documents.

### Determining Contribution Dates

- Cash, Credit/Debit Card – the day the organization receives cash or the transaction is conducted
- Check – the date shown on the check
- Stock – the date the organization actually receives funds into their account (often times this is called the “settlement date”)
- United Way Designations – the date that the donor contributed funds (often times this is the date of the withdrawal from the donor’s paycheck or the date the donor gave funding to United Way)
- In-kind – the date the organization receives the building materials
- Property – the date the land deed is transferred to the participating organization
- Multiple Contributions – Please list only the last contribution date for multiple contributions.

## Reporting Policy

A NAP cycle comprises two fiscal years following the state fiscal year from July 1 to June 30. During that period, participating organizations must meet several report filing deadlines and must meet certain benchmarks to remain eligible for the following NAP cycle. If these benchmarks are not met, the participating organizations’ credits will be re-allocated to other organizations, and the unsuccessful organization will not be eligible to participate in the following NAP cycle. Eligibility for subsequent years and NAP cycles will not be affected.

Reports submitted to IHCDCA will be forwarded to the Indiana Department of Revenue and used as the basis by which claims for tax credits are evaluated. It is extremely important that submitted reports be accurate to ensure donors receive their tax credits.

### Mid-Year Report

The first report is due roughly six months after the award is made, on January 10. This is an electronic report that must be submitted via IHCDCAOnline.com, and ~~must reflect a minimum of 60% of total credit allocation is sold.~~ ***(Due to disruption in the 2013 program schedule, this benchmark is waived for the 2013 NAP cycle. Please note: filing of the mid-year report is still required.)*** This report will include all donations made between July 1 and December 31 of the relevant NAP cycle.

### Year-End Report

The second report is due roughly one year from date of the award, on June 6. This is an electronic report that must be submitted via IHCDCAOnline.com, and must reflect that 100% of a participating organization’s credits have been sold. This report will include all donations made between January 1 and June 6 of the relevant NAP cycle.

### Close-Out Report

This final report is due at the end of the NAP cycle, roughly twenty-four months from the award date, on June 30. This is a paper report which must be completed, signed, and returned via mail, fax, or email. This report will detail the effect that NAP has had on participating organizations

and their communities, and will allow IHCDa to track the success and impact of the program. The report is available at <http://www.in.gov/myihcda/2354.htm>. It may be emailed to [NAP@ihcda.in.gov](mailto:NAP@ihcda.in.gov), faxed to (317)-232-7778 or mailed to:

ATTN: NAP (or name of NAP Coordinator)  
Indiana Housing and Community Development Authority  
30 S. Meridian Street, Suite 1000  
Indianapolis, IN  
46204

All close-out reports must be originally signed by an authorized representative of the participating organization.

### Technical Difficulties

Although IHCDa has put great effort and resources into ensuring the most reliable technology is available to our program participants, we understand that issues may arise. If technical issues prevent a participating organization from submitting the necessary reports by the required dates, please contact the NAP Coordinator at (317) 232-0912 or at [NAP@ihcda.in.gov](mailto:NAP@ihcda.in.gov). IHCDa reserves the right to grant exceptions to deadlines and benchmarks on a case-by-case basis.

### De-Allocation and Re-Allocation

If a participating organization fails to sell their tax credits in the required time period, then the remaining credits will be de-allocated and re-allocated to other eligible organizations. ~~There will be two re-allocation periods during the NAP cycle, following the filing of the Mid-year and End-of-Year reports.~~ ***(Due to disruption in the 2013 program schedule, there will only be 1 re-allocation period in 2013, following the filing of the End of Year report.)***

To qualify for re-allocation a participating organization must:

- Have already sold 100% of their credits
- Have submitted all necessary reports by their appropriate deadlines
- Respond to communications confirming the organization's desire to receive re-allocated credits and confidence that these credits can be sold by the relevant deadline.

A participating organization which is eligible may receive a re-allocation up to the value of their initial application request. Organizations receiving re-allocations will be required to re-submit the relevant reports including the sale of the re-allocated credits. **Although there is no penalty associated with declining re-allocated credits, failure to sell re-allocated credits or complete the relevant reports by their deadlines may subject a participating organization to the established penalties.**

IHCDa staff reserves the right to distribute re-allocated credits at staff discretion, and in a manner intended to ensure the sale of all available credits by the end of the fiscal year.

## Monitoring Policy

### On-Site Review

IHCDA may, at the discretion of staff, elect to conduct an on-site review to ensure the appropriate discharge of NAP funds and to ensure that the program fulfills goals and practices as outlined in the initial NAP application.

### Program File Audit

IHCDA may, at the discretion of staff, elect to perform a file/documentation audit either in conjunction with an on-site review, or by requesting documents be submitted to IHCDA within a reasonable period of time, up to a maximum of 30 calendar days following notification. This audit will ensure that organizations are maintaining proper records in accordance with NAP policy and to verify the authenticity of submitted reports.

### Income Documentation

If an organization is performing an eligible activity to an economically disadvantaged household, the participating organization must retain income documentation demonstrating that the beneficiary meets the qualifications of an economically disadvantaged household.

## APPENDICES

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## APPENDIX A

### Definitions

Annual Income - Gross income anticipated to be received by all members of a household during the coming twelve-month period.

Area Median Income – Area median income for the county in which the participant activity is located. HUD revises this figure annually. Appendix D contains the figures which applicants are to use for NAP applications to show economically disadvantaged household.

Applicant - An organization applying for NAP Tax Credits.

Beneficiary - a person receiving services or assistance via a NAP program who resides in an economically disadvantaged area or economically disadvantaged household.

Certificate of Existence – Proof of proper business filing (including filing Business Entity Reports annually with the Indiana Secretary of State) is a Certificate of Existence. For information about filing a business entity report and obtaining an official Certificate of Existence from the Indiana Secretary of State's Business Services Division visit the website at <http://www.in.gov/sos/services.html> or call (317) 232-6531.

Counseling and Advice –for the purposes of this NAP Policy means:

- Homeownership counseling (as separately defined under this Policy) (*IHCDA Strategic Priority: Sustainable and Affordable Housing*);
- Foreclosure prevention counseling (*Sustainable and Affordable Housing*);
- Budgeting advice or financial education (*Individual and Family Economic Stability*);
- Counseling provided in conjunction with permanent supportive housing or shelter plus care projects (*Ending Homelessness*);
- Case management of the homeless or those precariously housed (*Ending Homelessness*);
- Counseling of veteran populations (*Ending Homelessness*); or
- Psychological and mental health counseling for those 55 and older or disabled who live in their home or desire to transition from a nursing home or other assisted living facility (*Aging in Place*).

Community Revitalization – an activity designed to improve the economic health of an economically disadvantaged area. Typically, such programs aim to incentivize businesses to relocate to, or remain in, the economically disadvantaged area, encourage the creation and retention of new jobs, and/or encourage entrepreneurship and the formation of new businesses.

Crime Prevention – Any activity which aids in the reduction of crime in an economically disadvantaged area or economically disadvantaged household.

Durable medical equipment - means any equipment that meets all of the following requirements:

- provides therapeutic benefits or enables the individual to perform certain tasks that he or she is unable to undertake otherwise due to certain medical conditions or illnesses; and
- can withstand repeated use; and
- is primarily and customarily used to serve a medical purpose; and
- generally is not useful to a person in the absence of an illness or injury; and
- is appropriate for use in the home but may be transported to other locations to allow the individual to complete instrumental activities of daily living, which are more complex tasks required for independent living.

Economic Development Assistance - for the purposes of this NAP Policy means:

- Vocational education or job training provided to improve the economic condition of an economically disadvantaged household or economically disadvantaged area (*Strategic Priority: Comprehensive Community Development*);
- Activities designed to increase the number of quality jobs within the economically disadvantaged area, to increase in non-resident share of the tax base within the economically disadvantaged area, or support existing businesses within the economically disadvantaged area (*Comprehensive Community Development*);
- Activities promoting innovation and competitiveness, preparing economically disadvantaged areas for growth and success by fostering entrepreneurship, innovation and productivity through investments in infrastructure development, capacity building or business development (*Comprehensive Community Development, Individual and Family Economic Stability*);
- Activities promoting entrepreneurship or economic growth for economically disadvantaged households (*Individual and Family Economic Stability*); or
- Activities promoting community revitalization (as separately defined in this Policy) (*Comprehensive Community Development*).

Economically Disadvantaged Area – an enterprise zone, or any other federally or locally designated economically disadvantaged area in Indiana. The certification shall be made on the basis of current indices of social and economic conditions, which shall include but not be limited to the median per capita income of the area in relation to the median per capita income of the state or standard metropolitan statistical area in which the area is located. An example of a federally or locally designated economically disadvantaged area would be any county in Indiana with an unemployment rate which exceeds the state unemployment rate by at least 2%. (See I.C. 5-28-11.5-1). Appendix E contains a map showing the state and county unemployment rates as of April 2013.

Economically Disadvantaged Household – A household with an annual income that is at or below eighty percent (80%) of the area median income or any other federally designated target population.

Education – providing scholastic instruction or scholarship assistance to an individual who resides in an economically disadvantaged area.

Emergency Assistance –for the purposes of this NAP Policy means:



- Emergency shelters (as separately defined in this Policy) (*Strategic Priority: Ending Homelessness*);
- Acquisition and demolition of structures that have been deemed structurally unsound and in danger of imminent collapse by a state or local government agency (*Comprehensive Community Development*);
- Mortgage, property tax, insurance, and utility payment assistance for economically disadvantaged households that are not current on those bills (*Sustainable and Affordable Housing*);
- Emergency food assistance (as separately defined in this Policy) (*Ending Homelessness; Individual and Family Economic Stability*); or
- Corrections of violations of local health or safety code which endanger the safety or well-being of residents of the economically disadvantaged household or economically disadvantaged area (*Comprehensive Community Development*).

Emergency Food Assistance – Providing food to individuals or families that are unable to attain it through conventional means, or to organizations which act to relieve situations of emergency and distress through the provision of food, such as food banks, food pantries, soup kitchens and community action agencies.

Emergency Shelters – providing temporary daytime and/or overnight accommodations for homeless persons. An emergency shelter may include appropriate eating and cooking facilities. Emergency shelters must serve homeless individuals or families that lack fixed, regular, and adequate nighttime residences, or individuals or families whose primary nighttime residence is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings. This term does not include any individual imprisoned or otherwise detained under an Act of the Congress or a State law. See also Public Facilities.

Enterprise Zone – an “enterprise zone” created under I.C. 5-28-15. Appendix F contains a list of enterprise zones in Indiana.

Homeownership Counseling - Counseling and assistance given to individuals on a variety of homeownership issues, including loan default, fair housing, and buying a home. This includes pre-and post-purchase counseling. To be eligible, the applicant organization must be a HUD-approved housing counseling agency.

Household – Persons living in the same dwelling unit, regardless of relationship or economic interdependence.

Housing Facilities – for the purposes of this NAP Policy means:

- Emergency shelters (as separately defined in this Policy) (*Strategic Priority: Ending Homelessness*);

- Youth shelters (as separately defined in this Policy) (*Ending Homelessness*);
- Construction or rehabilitation of single family housing (*Sustainable and Affordable Housing*);
- Construction or rehabilitation of multi-family housing (*Sustainable and Affordable Housing*);
- Accessibility improvements to owner-occupied single family housing (*Aging in Place, Sustainable and Affordable Housing*); or
- Accessibility improvements to multi-family units that currently carry IHCD funding restrictions, such as affordability covenants related to HOME, CDBG, Development Fund and/or Low-Income Housing Tax Credits (*Aging in Place, Sustainable and Affordable Housing*).

**Job Training** – Any type of instruction to an individual who resides in: (1) an economically disadvantaged area; or (2) an economically disadvantaged household; that enables the individual to acquire vocational skills so that the individual can become employable or be able to seek a higher grade of employment.

**Medical Care** – for the purposes of this NAP Policy means:

- Assistance of individuals with chronic conditions and disabilities in moving from a qualifying institution to return to their community (*Aging in Place*);
- The construction or rehabilitation of facilities in which a chronic condition or disability is diagnosed, cured, mitigated, treated, or prevented (*Strategic Priority: Comprehensive Community Development*);
- The diagnosis, cure, mitigation, treatment, or prevention of a chronic condition or disability, or affecting any structure or function of the body at permanent supportive housing, shelter plus care or homeless shelter facilities (*Ending Homelessness*);
- The diagnosis, cure, mitigation, treatment, or prevention of a chronic condition or disability, or affecting any structure or function of the body for those above 55 or disabled at their place of residence (*Aging in Place*);
- Providing medical accommodations to the disabled to promote accessibility (*Comprehensive Community Development, Aging in Place*); or
- Providing durable medical equipment to an economically disadvantaged household (*Aging in Place*).

**NAP Cycle** – The 24-month period from the date of award to the due date of the close out report.

**Neighborhood Assistance** – the furnishing of financial assistance, labor, material and technical advice to aid in the physical or economic improvement of any part of an economically disadvantaged area; or furnishing technical advice to promote higher employment in any neighborhood in Indiana.

**Not-for-profit Organization** – A corporation, business, or entity, qualified to do business in Indiana, with 501(c)(3) tax-exempt status.

**Participating Organization** – A not-for-profit organization that has applied for and has been awarded NAP tax credits.

Recreational Facilities – for the purposes of this NAP Policy means: construction or rehabilitation of parks, playgrounds, gymnasiums, swimming pools or wading pools, field houses, bathing beaches, stadiums for the display of spectator sports, golf courses, automobile race tracks, campgrounds, boat ramps and launching sites, hunting and fishing areas, walking, bicycle or bridle paths, senior citizen centers, dog parks, skate parks, sledding areas, and community centers, or any combination thereof, to which the public has reasonable access (*Strategic Priority: Comprehensive Community Development*).

Youth Shelter – A facility that houses and serves children under the age of 21 that are either wards of the state or homeless. These children may be pre-delinquent teens, or non-violent, neglected, or abused youth. This term does not include any individual imprisoned or otherwise detained under an Act of the Congress or a state law. The housing provided by this program must be full-time (7 days a week, 24 hours a day) and does not include daycare facilities.

## APPENDIX B

### Special Procedures for 2013

On June 27, 2013, IHCD staff took recommendations for awards, based on 2013 NAP Applications, to the IHCD Board of Directors. The Board observed that the NAP processed and procedures had not been reviewed and approved in some time, and perhaps no longer reflected IHCD's current mission and priorities. As a result, the Board elected to not act on these award recommendations, and to direct IHCD staff to perform a comprehensive review of program policies and regulations, ensuring that they align with the goals and priorities of IHCD.

This disrupted the projected NAP calendar, necessitating the creation of a new schedule, outlined below:

<u>Projected Date:</u>	<u>Action Item:</u>
Friday, June 28, 2013	IHCD staff distributes letter of explanation
Friday, June 28, 2013 – Monday, July 8, 2013	IHCD staff reviews NAP documents and prepares drafts for public comment.
Monday, July 8, 2013 (by 5pm EST)	IHCD publishes draft of NAP Allocation Policy and Award Manual, redlined to show proposed changes, if any, to current policy. Drafts will be posted to the NAP section of IHCD's website: <a href="http://www.in.gov/myihcd/2354.htm">http://www.in.gov/myihcd/2354.htm</a> .  Public comment period opens. Public comments will be accepted via mail at our address below (Attn: NAP Public Comment) or electronically at <a href="mailto:NAP@ihcd.in.gov">NAP@ihcd.in.gov</a>
Friday, July 19, 2013 (by 5pm EST)	Public comment period closes. IHCD staff has been reviewing public comments as they have been received during the public comment period.
Monday, July 22, 2013 – Wednesday, July 24, 2013	IHCD staff finalizes evaluation of all public comments. IHCD staff finalizes drafts of NAP policies. IHCD staff prepares Board memorandum requesting Board review and approval of revised NAP policies. IHCD staff distributes Board memorandum and policies to Board members.
Thursday, July 25, 2013	IHCD Board of Directors meeting. IHCD staff presents recommendations to Board regarding NAP policies.

<u>Projected Date:</u>	<u>Action Item:</u>
Friday, July 26, 2013	Applications will be accepted. We will communicate to you what, if anything, will need to be submitted to supplement your existing application.
Friday, August 9, 2013 (by 5pm EST)	Applications due.
Friday, August 9, 2013 – Friday, August 16, 2013	IHCDA staff reviews applications, prepares award recommendations, drafts a Board memorandum and submits to Board for review.
Thursday, August 22, 2013	IHCDA Board of Directors meeting. IHCDA staff presents recommendations to Board regarding NAP awards.
Friday, August 23, 2013	IHCDA staff issues award notifications

If an organization was previously denied participation in the 2013 NAP cycle, **due to a 2013 application issue**, that organization is authorized to re-submit its application at the appropriate time.

**Note:** All dates are tentative and dependent on Board approval. IHCDA values its partnerships with Indiana non-for-profit organizations, and are committed to minimizing any inconvenience during this process. IHCDA commits to provide timely and accurate communication with its partners in the event of any changes to the above schedule.

## APPENDIX C

### Appeals Policy

#### **IHCDA Appeals Process**

**Revised on:** November 27, 2012

**Purpose:** To communicate the process for entities or persons responding (“Respondents”) to Requests for Proposals (“RFP”) issued by Indiana Housing and Community Development Authority (“IHCDA”). Entities or persons who object to or wish to appeal a funding decision made by IHCDA under its RFP process (“Appellants”) must follow these guidelines.

**Policy:** IHCDA wants to ensure that the process for making funding decisions is fair, open, and reasonable. Consequently, an appeal process is available for all Respondents. Appeals may be made only for an alleged violation of applicable law, discrimination or unfair competition/consideration.

**Process:**

1. Each Respondent to a RFP will receive written notice of the funding decision, which will inform it of the right to appeal the decision based on alleged violations of the selection process that resulted in discrimination or unfair consideration.
2. If the Respondent wishes to appeal the funding decision, the Respondent must provide written notice of the appeal (“Appeal”), addressed and delivered to the Deputy Counsel, within ten (10) business days of the written notice of the funding decision.
3. The Appeal must include the stated reasons for the Appellant’s objection to the funding decision, which reasons must be based solely upon evidence supporting one of the following circumstances:
  - a. Clear and substantial error or misstated facts which were relied on in making the decision being challenged;
  - b. Unfair competition or conflict of interest in the decision-making process;
  - c. An illegal, unethical or improper act; or
  - d. Other legal basis that may substantially alter the decision.

IHCDA reserves the right to refuse to consider an Appeal that does not identify specific procedural shortcomings.

4. The Appellant will receive written acknowledgement of receipt of the Appeal within five (5) business days of its receipt, noting the day the Appeal was received.
5. An Appeal regarding a decision made by IHCDA will be examined and acted upon by the Deputy Counsel within thirty (30) days of its receipt.
6. The Deputy Counsel will investigate the allegations stated in the Appeal, and examine the selection process for compliance with the RFP and applicable law.

7. The Deputy Counsel, in consultation with the General Counsel, will issue a written response to the Appeal, stating findings with respect to the validity of the grounds specified for the Appeal and the propriety of the decision or process being appealed (“Official Response”).
8. If the Appellant wishes to protest the Official Response, the Appellant must do so by submitting the grounds for the protest in writing (“Protest”) to the Executive Director of IHCD A within five (5) business days of the date of the Official Response.
9. The Executive Director will review the information considered by the Deputy Counsel, as well as the Official Response and Appellant’s Protest, before making a final determination.
10. Within five (5) business days from the date of receipt of the Protest, the Executive Director will make a written determination that will serve as the complete and final agency action in response to the Appeal.
11. Appeals and protests should be addressed to:

Deputy Counsel  
Indiana Housing and Community Development Authority  
30 South Meridian Street, Suite 1000  
Indianapolis, IN 46204

Please note on the lower right hand corner of the envelope the following statement:

**“Appeal Request Enclosed-Please Process Immediately”**

IHCDA will not be responsible for proper delivery of appeals. It is the responsibility of the entity or person filing the appeal to obtain appropriate documentation of its delivery to the IHCD A Deputy Counsel.

**APPENDIX D**  
**Area Median Income**  
 (To Be Used To Demonstrate Meeting “Economically  
 Disadvantaged Household”)

2012 HUD 80% Income Limits Calculation									
County	Median Income	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
Adams	\$56,400	\$31,600	\$36,100	\$40,600	\$45,100	\$48,750	\$52,350	\$55,950	\$59,550
Allen	\$61,900	\$34,650	\$39,600	\$44,550	\$49,500	\$53,500	\$57,450	\$61,400	\$65,350
Bartholomew	\$62,500	\$36,300	\$41,500	\$46,700	\$51,850	\$56,000	\$60,150	\$64,300	\$68,450
Benton	\$62,700	\$35,150	\$40,150	\$45,150	\$50,150	\$54,200	\$58,200	\$62,200	\$66,200
Blackford	\$50,300	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Boone	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Brown	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Carroll	\$64,200	\$35,950	\$41,100	\$46,250	\$51,350	\$55,500	\$59,600	\$63,700	\$67,800
Cass	\$53,000	\$29,700	\$33,950	\$38,200	\$42,400	\$45,800	\$49,200	\$52,600	\$56,000
Clark	\$60,400	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
Clay	\$53,600	\$30,050	\$34,350	\$38,650	\$42,900	\$46,350	\$49,800	\$53,200	\$56,650
Clinton	\$61,100	\$34,250	\$39,150	\$44,050	\$48,900	\$52,850	\$56,750	\$60,650	\$64,550
Crawford	\$49,000	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Daviess	\$57,100	\$32,000	\$36,600	\$41,150	\$45,700	\$49,400	\$53,050	\$56,700	\$60,350
Dearborn	\$68,700	\$38,500	\$44,000	\$49,500	\$54,950	\$59,350	\$63,750	\$68,150	\$72,550
Decatur	\$55,600	\$31,150	\$35,600	\$40,050	\$44,500	\$48,100	\$51,650	\$55,200	\$58,750
De Kalb	\$58,800	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150
Delaware	\$53,800	\$30,150	\$34,450	\$38,750	\$43,050	\$46,500	\$49,950	\$53,400	\$56,850
Dubois	\$68,300	\$38,300	\$43,750	\$49,200	\$54,650	\$59,050	\$63,400	\$67,800	\$72,150
Elkhart	\$51,900	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Fayette	\$49,500	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Floyd	\$60,400	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
Fountain	\$54,900	\$30,750	\$35,150	\$39,550	\$43,900	\$47,450	\$50,950	\$54,450	\$57,950
Franklin	\$68,700	\$38,500	\$44,000	\$49,500	\$54,950	\$59,350	\$63,750	\$68,150	\$72,550
Fulton	\$51,000	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Gibson	\$65,500	\$36,700	\$41,950	\$47,200	\$52,400	\$56,600	\$60,800	\$65,000	\$69,200



Grant	\$48,400	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Greene	\$53,900	\$30,200	\$34,500	\$38,800	\$43,100	\$46,550	\$50,000	\$53,450	\$56,900
Hamilton	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Hancock	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Harrison	\$60,400	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
Hendricks	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Henry	\$56,000	\$31,400	\$35,850	\$40,350	\$44,800	\$48,400	\$52,000	\$55,600	\$59,150
Howard	\$60,100	\$33,700	\$38,500	\$43,300	\$48,100	\$51,950	\$55,800	\$59,650	\$63,500
Huntington	\$59,100	\$33,150	\$37,850	\$42,600	\$47,300	\$51,100	\$54,900	\$58,700	\$62,450
Jackson	\$56,900	\$31,850	\$36,400	\$40,950	\$45,500	\$49,150	\$52,800	\$56,450	\$60,100
Jasper	\$67,900	\$38,050	\$43,450	\$48,900	\$54,300	\$58,650	\$63,000	\$67,350	\$71,700
Jay	\$50,900	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Jefferson	\$55,600	\$31,150	\$35,600	\$40,050	\$44,500	\$48,100	\$51,650	\$55,200	\$58,750
Jennings	\$51,500	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Johnson	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Knox	\$54,800	\$30,700	\$35,100	\$39,500	\$43,850	\$47,400	\$50,900	\$54,400	\$57,900
Kosciusko	\$60,200	\$33,750	\$38,550	\$43,350	\$48,150	\$52,050	\$55,900	\$59,750	\$63,600
LaGrange	\$57,200	\$32,050	\$36,600	\$41,200	\$45,750	\$49,450	\$53,100	\$56,750	\$60,400
Lake	\$61,500	\$35,250	\$40,250	\$45,300	\$50,300	\$54,350	\$58,350	\$62,400	\$66,400
LaPorte	\$59,500	\$33,350	\$38,100	\$42,850	\$47,600	\$51,450	\$55,250	\$59,050	\$62,850
Lawrence	\$53,500	\$30,000	\$34,250	\$38,550	\$42,800	\$46,250	\$49,650	\$53,100	\$56,500
Madison	\$55,600	\$31,150	\$35,600	\$40,050	\$44,500	\$48,100	\$51,650	\$55,200	\$58,750
Marion	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Marshall	\$61,700	\$34,550	\$39,500	\$44,450	\$49,350	\$53,300	\$57,250	\$61,200	\$65,150
Martin	\$58,500	\$32,800	\$37,450	\$42,150	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
Miami	\$52,400	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Monroe	\$61,100	\$34,250	\$39,150	\$44,050	\$48,900	\$52,850	\$56,750	\$60,650	\$64,550
Montgomery	\$59,900	\$33,550	\$38,350	\$43,150	\$47,900	\$51,750	\$55,600	\$59,400	\$63,250
Morgan	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Newton	\$61,500	\$35,250	\$40,250	\$45,300	\$50,300	\$54,350	\$58,350	\$62,400	\$66,400
Noble	\$57,300	\$32,100	\$36,700	\$41,300	\$45,850	\$49,550	\$53,200	\$56,900	\$60,550
Ohio	\$68,700	\$38,500	\$44,000	\$49,500	\$54,950	\$59,350	\$63,750	\$68,150	\$72,550
Orange	\$48,800	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Owen	\$55,600	\$31,150	\$35,600	\$40,050	\$44,500	\$48,100	\$51,650	\$55,200	\$58,750

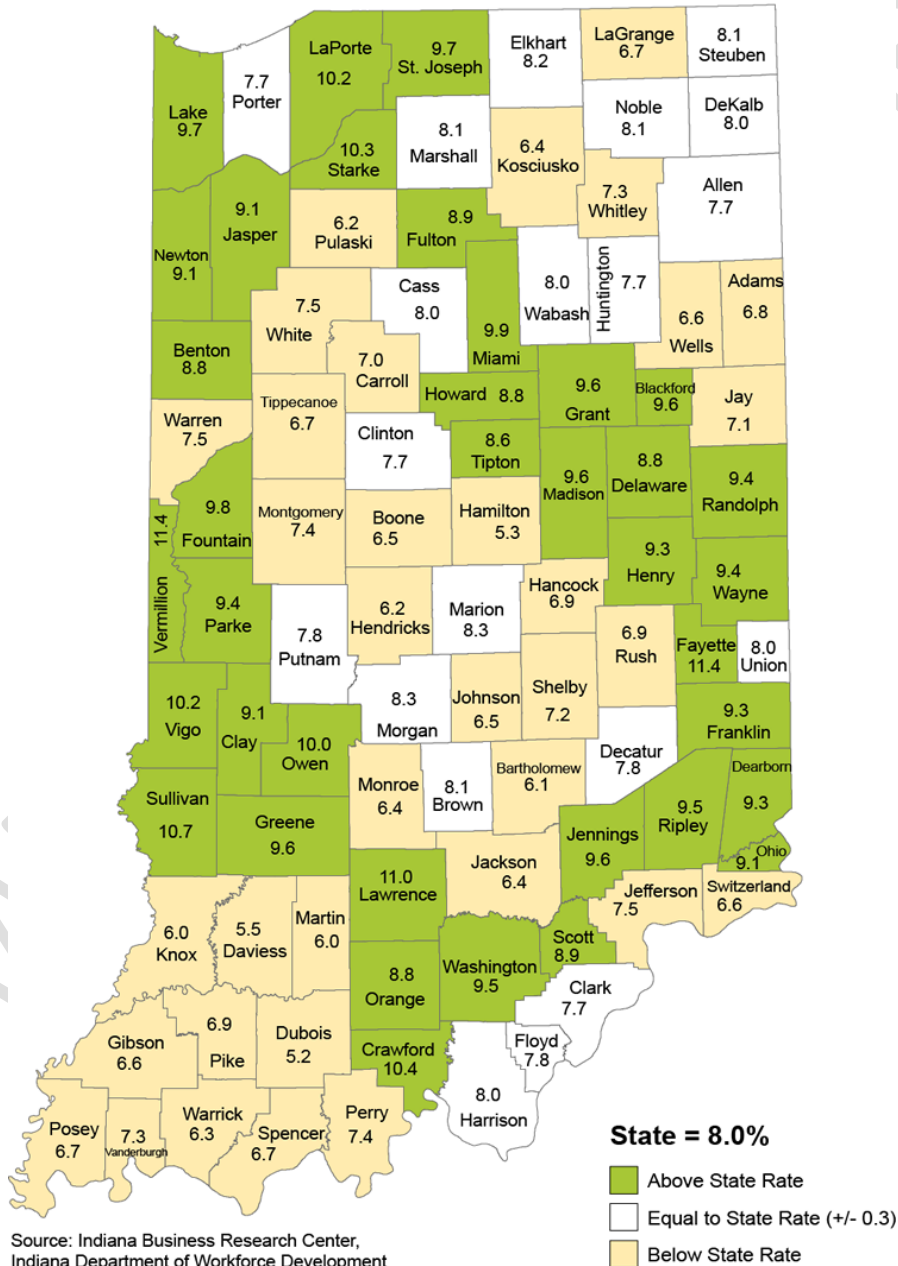
Parke	\$54,800	\$30,700	\$35,100	\$39,500	\$43,850	\$47,400	\$50,900	\$54,400	\$57,900
Perry	\$59,000	\$33,050	\$37,800	\$42,500	\$47,200	\$51,000	\$54,800	\$58,550	\$62,350
Pike	\$52,500	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Porter	\$61,500	\$35,250	\$40,250	\$45,300	\$50,300	\$54,350	\$58,350	\$62,400	\$66,400
Posey	\$60,100	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
Pulaski	\$54,100	\$30,350	\$34,650	\$39,000	\$43,300	\$46,800	\$50,250	\$53,700	\$57,200
Putnam	\$63,100	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600	\$62,650	\$66,700
Randolph	\$48,400	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Ripley	\$60,900	\$34,100	\$39,000	\$43,850	\$48,700	\$52,600	\$56,500	\$60,400	\$64,300
Rush	\$56,200	\$31,500	\$36,000	\$40,500	\$44,950	\$48,550	\$52,150	\$55,750	\$59,350
St. Joseph	\$58,400	\$32,700	\$37,400	\$42,050	\$46,700	\$50,450	\$54,200	\$57,950	\$61,650
Scott	\$49,700	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Shelby	\$65,100	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Spencer	\$65,200	\$36,550	\$41,750	\$46,950	\$52,150	\$56,350	\$60,500	\$64,700	\$68,850
Starke	\$46,800	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Steuben	\$60,700	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
Sullivan	\$55,900	\$31,300	\$35,800	\$40,250	\$44,700	\$48,300	\$51,900	\$55,450	\$59,050
Switzerland	\$55,000	\$30,800	\$35,200	\$39,600	\$44,000	\$47,550	\$51,050	\$54,600	\$58,100
Tippecanoe	\$62,700	\$35,150	\$40,150	\$45,150	\$50,150	\$54,200	\$58,200	\$62,200	\$66,200
Tipton	\$60,100	\$33,700	\$38,500	\$43,300	\$48,100	\$51,950	\$55,800	\$59,650	\$63,500
Union	\$52,900	\$29,650	\$33,850	\$38,100	\$42,300	\$45,700	\$49,100	\$52,500	\$55,850
Vanderburgh	\$60,100	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
Vermillion	\$53,600	\$30,050	\$34,350	\$38,650	\$42,900	\$46,350	\$49,800	\$53,200	\$56,650
Vigo	\$53,600	\$30,050	\$34,350	\$38,650	\$42,900	\$46,350	\$49,800	\$53,200	\$56,650
Wabash	\$56,100	\$31,450	\$35,950	\$40,450	\$44,900	\$48,500	\$52,100	\$55,700	\$59,300
Warren	\$61,600	\$33,350	\$38,100	\$42,850	\$47,600	\$51,450	\$55,250	\$59,050	\$62,850
Warrick	\$60,100	\$34,000	\$38,850	\$43,700	\$48,550	\$52,450	\$56,350	\$60,250	\$64,100
Washington	\$48,400	\$27,100	\$31,000	\$34,850	\$38,700	\$41,800	\$44,900	\$48,000	\$51,100
Wayne	\$49,400	\$29,550	\$33,750	\$37,950	\$42,150	\$45,550	\$48,900	\$52,300	\$55,650
Wells	\$61,900	\$34,650	\$39,600	\$44,550	\$49,500	\$53,500	\$57,450	\$61,400	\$65,350
White	\$55,900	\$31,300	\$35,800	\$40,250	\$44,700	\$48,300	\$51,900	\$55,450	\$59,050
Whitley	\$61,900	\$34,650	\$39,600	\$44,550	\$49,500	\$53,500	\$57,450	\$61,400	\$65,350

Source: U.S. Department of Housing and Urban Development - <http://www.huduser.org/portal/datasets/il/il13/index.html>

## Indiana Unemployment Rates by County

(To be Used to Demonstrate Meeting “Economically Disadvantaged Area.”)

## April 2013 Unemployment Rates



**APPENDIX F**  
**Enterprise Zones**  
 (To Be Used To Demonstrate Meeting “Economically Disadvantaged Area.”)

<b><u>Indiana Enterprise Zones 2012</u></b>				
<b>Municipal EZs</b>	<b>Year Established</b>	<b>Initial Expiration</b>	<b>Year Renewed</b>	<b>New Expiration</b>
Bedford	1993	2013	-	-
Bloomington	1992	2012	-	-
Connersville	1995	2014	-	-
East Chicago	1989	2008	2009	2013
Elkhart	1999	2018	-	-
Evansville	1984	2003	2004	2013
Fort Wayne	1984	2003	2004	2013
Frankfort	2003	2022	-	-
Hammond	1985	2004	2005	2014
Jeffersonville	2000	2019	-	-
LaPorte	2002	2021	-	-
Lafayette	1993	2013	-	-
Marion	1992	2012	-	-
Michigan City	1984	2003	2004	2013
Mitchell	2001	2020	-	-
New Albany	2000	2019	-	-
Portage	2001	2020	-	-
Richmond	1984	2003	2004	2013
Salem	2003	2022	-	-
South Bend	1984	2003	2004	2013
Vincennes	2002	2021	-	-
<b>Military Installation EZs</b>	<b>Year Established</b>	<b>Initial Expiration</b>	<b>Year Renewed</b>	<b>New Expiration</b>
Fort Harrison	1997	2017	-	-
Grissom Aeroplex	1996	2015	-	-
River Ridge Dev. Authority	1998	2017	-	-

Source: Indiana Legislative Services Agency - <http://www.in.gov/legislative/files/Enterprise%20Zones-2012.pdf>